

Information to identify the case:

Debtor 1	<u>Victor J. Gonzalez</u>	Social Security number or ITIN	xxx-xx-1825
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 19-24459-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Victor J. Gonzalez

11/1/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Victor J. Gonzalez
 Debtor

Case No. 19-24459-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 83

Date Rcvd: Nov 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2019.

db Victor J. Gonzalez, 416D Laurel Brook Dr, Brick, NJ 08724-2844
 cr +Community Financial Services Federal Credit Union, McKenna, DuPont, Higgins & Stone,
 PO Box 610, 229 Broad Street, Red Bank, NJ 07701-0610, UNITED STATES 07701-2009
 518371242 American Heart Center, PO Box 1207, Neptune, NJ 07754-1207
 518371244 +Apex Asset Management, for Barnabas Health Med Group, 2501 Oregon Pike Ste 120,
 Lancaster, PA 17601-4890
 518371246 Asset Recovery Solutions, LLC, For Capital One #8672783, 2200 E Devon Ave Ste 200,
 Des Plaines, IL 60018-4501
 518371247 B&B Collections, Inc., for Kimball Emergency Med Assoc, PO Box 2137,
 Toms River, NJ 08754-2137
 518371248 Barnabas Health Medical Group, 100 S Owasso Blvd W, Saint Paul, MN 55117-1036
 518371254 #Care Centrix, PO Box 660, East Granby, CT 06026-0660
 518371259 Commonwealth Financial Systems, 245 Main St, Scranton, PA 18519-1641
 518371260 Community Financial Services, 149 Saint George Ave, Roselle, NJ 07203-2936
 518371261 Community Financial Services FCU, Card Services - Customer Service, PO Box 183258,
 Columbus, OH 43218-3258
 518371263 Dynamic Recovery Solution, for Ocean Medical Center, PO Box 25759,
 Greenville, SC 29616-0759
 518371264 Dynamic Recovery Solutions, For Jersey Shore Univ Med Center, 135 Interstate Blvd, Unit 6,
 Greenville, SC 29615-5720
 518371266 EOS CCA, For Verizon/US Asset Mgt #1310253281, PO Box 981002, Boston, MA 02298-1002
 518371265 EOS CCA, For Verizon/US Asset Mgt #1310647924, PO Box 981002, Boston, MA 02298-1002
 518371268 +Fred G. Daniels, Esq., Atty for CACH, LLC, 887 Donald Ross Rd, Juno Beach, FL 33408-1611
 518371269 +Gary A. Kay, Esq., Atty for Mon Ocean Neurology, PO Box 173, Clarksburg, NJ 08510-0173
 518371270 Gastroenterology Assoc of Ocean Cty, 475 Highway 70 Ste 103, Lakewood, NJ 08701-5897
 518371271 Genoa Healthcare, 707 S Grady Way Ste 700, Renton, WA 98057-3243
 518371275 JC Orthopedic Inc., 1680 Route 88, Brick, NJ 08724-3051
 518371276 Jersey Shore Anesthesiology, PO Box 307, Neptune, NJ 07754-0307
 518371277 Jersey Shore Neurology Associates, 1900 State Route 33, Neptune, NJ 07753-4800
 518371278 Jersey Shore OP - Meridian Health Sys, n/k/a Hackensack Meridian Health, PO Box 650292,
 Dallas, TX 75265-0292
 518371279 Jersey Shore University Medical Center, nka Hackensack Meridian Health, PO Box 650292,
 Dallas, TX 75265-0292
 518371282 KML Law Group, P.C., Attys for PNC Bank, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 518371280 Kimball Emergency Med Assoc, PO Box 6192, Parsippany, NJ 07054-7192
 518371281 Kimball Medical Center n/k/a Monmouth, Medical Center Southern Campus, 600 River Ave,
 Lakewood, NJ 08701-5237
 518371283 Laurel Brook 1 Condo Association, PO Box 11, Lavallette, NJ 08735-0011
 518371284 Laurel Brook I Condo Association, PO Box 11, Lavallette, NJ 08735-0011
 518371285 +Law Offices of Joel Cardis, LLC, For N Mon Cty Med Assoc #4334335, 2006 Swede Rd, Ste 100,
 E Norriton, PA 19401-1787
 518371288 Lyons Doughty & Veldhuis P.C., for CapitalOne, 136 Gaither Dr Ste 100P,
 Mount Laurel, NJ 08054-1725
 518371287 Lyons Doughty & Veldhuis P.C., For Capital One Bank, 136 Gaither Dr Ste 100,
 Mount Laurel, NJ 08054-1725
 518371289 McKenna DuPont Higgins et al, Attys for Community Financial Services, PO Box 610,
 Red Bank, NJ 07701-0610
 518371291 Mnet Financial, Inc., For Shore Outpatient Surgicenter, 95 Argonaut Ste 200,
 Aliso Viejo, CA 92656-4147
 518371292 Monmouth Ocean Neurogology, 1944 Corlies Ave Ste 206, Neptune, NJ 07753
 518371293 Neurophysiology Labs, 1944 Corlies Ave Ste 206, Neptune, NJ 07753
 518371294 +North Shore Agency, for Sprint, 270 Spagnoli Rd, Ste 110, Melville, NY 11747-3515
 518371295 Northern Monmouth Cty Med Assoc, 656 Shrewsbury Ave, Tinton Falls, NJ 07701-4964
 518371296 Ocean Medical Center, n/k/a Hackensack Meridian Health, PO Box 650292,
 Dallas, TX 75265-0292
 518371297 +Ocean Otolaryngology Associates, 54 Bey Lea Rd Bldg A, Ste 3, Toms River, NJ 08753-2978
 518371298 Ocean Pulmonary Associates, 2 Plaza Dr Ste 2, Toms River, NJ 08757-3756
 518371301 PNC Bank, Customer Service, PO Box 1820, Dayton, OH 45401-1820
 518371302 PNC Bank, National Association, 3232 Newmark Dr, Miamisburg, OH 45342-5421
 518371303 PNC Mortgage, PO Box 856177, Louisville, KY 40285-6177
 518371300 PayPal Credit - Comenity Bank, Bankruptcy Department, PO Box 182125,
 Columbus, OH 43218-2125
 518371305 Pressler Felt & Warshaw, LLP, Attys For Midland Funding #G189401, 7 Entin Rd,
 Parsippany, NJ 07054-5020
 518371307 RMB, Inc., 409 Bearden Park Cir, Knoxville, TN 37919-7448
 518371309 Shore Outpatient Surgicenter, LLC, 360 Highway 70, Lakewood, NJ 08701-5823
 518371310 South Jersey Legal Services, Inc., Kristine M. Carranceja-Gurski, Esq., 303 W Main St Ste 3,
 Freehold, NJ 07728-2522
 518371313 The Bureaus, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
 518371315 Tidal Emergency Physicians, Brick Hospital, 425 Jack Martin Blvd, Brick, NJ 08724-7732
 518371314 Tidal Emergency Physicians, Jersey Shore University Med Ctr, 1945 Corlies Ave,
 Neptune, NJ 07753
 518371316 Union Plus Credit Card, Customer Service, PO Box 30255, Salt Lake City, UT 84130-0255

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518371317 +United States Attorney, For Internal Revenue Service, PO Box 683,
Washington, DC 20044-0683
518371319 University Radiology Group, PO Box 1075, East Brunswick, NJ 08816-1075

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2019 00:27:45 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 02 2019 00:27:42 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518371243 E-mail/Text: ebn@americollect.com Nov 02 2019 00:27:56 Americollect, Inc.,
For Unv Rad Assoc #17693650, 1851 S Alverno Rd, Manitowoc, WI 54221-1566

518371245 EDI: CAPIO.COM Nov 02 2019 03:43:00 Asset Care LLC, 2222 Texoma Pkwy,
Sherman, TX 75090-2470

518371249 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 02 2019 00:32:12 CACH, LLC,
4340 S Monaco St Unit 2, Denver, CO 80237-3485

518371258 +EDI: CAPIO.COM Nov 02 2019 03:43:00 CF Medical Assignee of Ocean Med Ctr,
c/o AssetCare, LLC, 2222 Texoma Pkwy, Ste 180, Sherman, TX 75090-2484

518371250 EDI: CAPITALONE.COM Nov 02 2019 03:43:00 Capital One, Bankruptcy Claims Servicer,
PO Box 30285, Salt Lake City, UT 84130-0285

518371251 EDI: AIS.COM Nov 02 2019 03:43:00 Capital One - Bankruptcy Department,
c/o American Info Source, PO Box 54529, Oklahoma City, OK 73154-1529

518371252 EDI: CAPIO.COM Nov 02 2019 03:43:00 Caprio Partners, 2222 Texoma Pkwy Ste 115,
Sherman, TX 75090-2470

518371253 +EDI: CAPIO.COM Nov 02 2019 03:43:00 Caprio Partners, For Jersey Shore Univ Med #16894458,
2222 Texoma Pkwy 150, Sherman, TX 75090-2481

518371256 E-mail/Text: bankruptcy@certifiedcollection.com Nov 02 2019 00:27:35
Certified Credit & Collection Bureau, for Jersey Shore OP #1201658103, PO Box 336,
Raritan, NJ 08869-0336

518371255 E-mail/Text: bankruptcy@certifiedcollection.com Nov 02 2019 00:27:35
Certified Credit & Collection Bureau, MCOC - OP, PO Box 336, Raritan, NJ 08869-0336

518371257 E-mail/Text: bankruptcy@certifiedcollection.com Nov 02 2019 00:27:35
Certified Credit & Collection Bureau, for Jersey Shore IP #11664407, PO Box 336,
Raritan, NJ 08869-0336

518371262 EDI: DIRECTV.COM Nov 02 2019 03:43:00 Direct TV, Customer Service, PO Box 6550,
Englewood, CO 80155-6550

518371267 E-mail/Text: data_processing@fin-rec.com Nov 02 2019 00:27:13
Financial Recovery Services, Inc., For PYOD LLC/WebBank/Lending Club, PO Box 385908,
Minneapolis, MN 55438-5908

518371272 EDI: IIC9.COM Nov 02 2019 03:43:00 I.C. Systems, for AT&T/Directv #165764442-1-69,
PO Box 64378, Saint Paul, MN 55164-0378

518371274 EDI: IRS.COM Nov 02 2019 03:43:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

518371286 E-mail/Text: bk@lendingclub.com Nov 02 2019 00:28:17 Lending Club,
71 Stevenson St Ste 300, San Francisco, CA 94105-2985

518371290 EDI: MID8.COM Nov 02 2019 03:43:00 Midland Funding, LLC, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709

518371299 EDI: AGFINANCE.COM Nov 02 2019 03:43:00 OneMain, 6801 Colwell Blvd,
Irving, TX 75039-3198

518371304 EDI: PRA.COM Nov 02 2019 03:43:00 Portfolio Recovery Associates LLC, for Capital One,
PO Box 12914, Norfolk, VA 23541-0914

518371306 E-mail/Text: bankruptcy@prosper.com Nov 02 2019 00:28:22 Prosper Marketplace,
221 Main St Ste 300, San Francisco, CA 94105-1909

518371308 E-mail/Text: bankruptcy@savit.com Nov 02 2019 00:28:52 Savit Collection Agency,
For Jersey Shore Anesthesiology, PO Box 250, East Brunswick, NJ 08816-0250

518371311 EDI: NEXTEL.COM Nov 02 2019 03:43:00 Sprint, Customer Service, PO Box 8077,
London, KY 40742-8077

518372511 +EDI: RMSC.COM Nov 02 2019 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

518371318 +E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2019 00:27:45 United States Attorney,
For Internal Revenue Service, 970 Broad St, Ste 700, Newark, NJ 07102-2527

518371320 EDI: VERIZONCOMB.COM Nov 02 2019 03:43:00 Verizon, Bankruptcy Department,
500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225

518371321 EDI: RMSC.COM Nov 02 2019 03:43:00 Walmart - Synchrony Bank, Bankruptcy Department,
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518371273* Internal Revenue Service, Special Procedures, PO Box 744, Springfield, NJ 07081-0744
518371312 ##Sure Recovery Service, for Ocean Otolaryngology #157326, PO Box 818,
Jackson, NJ 08527-0818

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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User: admin
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Michael R. DuPont on behalf of Creditor Community Financial Services Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
Peter Broege on behalf of Debtor Victor J. Gonzalez pbroege@bnfsbankruptcy.com,
G1580@notify.cincompass.com
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7